

206 a court
208 a gambling chip-card
210 card dock or interface
212 a combined EFTPOS terminal and card-dock
214 phone line (s)

IN THE CLAIMS

Claims 1 and 2 (canceled).

Claim 3 (currently amended) A gaming system having a player playing against a casino or against one or more other players, the gaming system including:

a player chip-card providing access to the game, with the player chip-card including an electronic player purse and memory for pre-recording biometric data characteristics of the player as an individual human; and

a player card interface,

said player card interface including means for reading biometric data from the player at the time of intended player access to the game so that access to the game is conditional upon computer-mediated matching of biometric data derived from the player with said pre-recorded biometric data,

said player card interface allowing monetary transactions to be effected using said player purse following access to the game, according to claim 2 wherein:

~~each player plays the game using a computer-based player station incorporating said player card interface,~~

said player card interface station is capable of reading the amount of monetary value within the electronic player purse in ~~[[a]]~~ the player chip-card in the player card interface and ~~is capable of~~ transferring monetary value to or from said electronic player purse upon input by the player to place bets or return wins, following said computer-mediated matching of biometric data,

said player card interface station is being computer-based and ~~includes video, audio and/or text~~ including receive, display and transmit means, and

said player card interface station is interconnected with other similar player card interfaces of ther players stations via a telecommunications link including that includes ~~video, audio and/or data~~ transport means, thereby permitting ~~textual, data, voice and/or video~~ communication between multiple players, with the player able to effect monetary

transactions, including placing monetary bets, paying monetary losses and collecting monetary wins, according to rules of a wagering game.

Claim 4 (currently amended) A gaming system according to claim 3 in which the game includes a croupier, the gaming system further including being characterised in that:

the croupier participates in the game using a computer-based croupier station allowing participation of the croupier in the game,

said croupier station ~~[[is]] being~~ computer-based and ~~includes video, audio and/or text including~~ receive, display and transmit means,

said croupier station ~~[[is]]~~ interconnected with each player station card interface via a telecommunications link ~~that includes video, audio and/or data including~~ transport means, thereby permitting ~~textual, data, voice and/or video~~ communication between the croupier and each player,

said croupier station ~~is capable of~~ reading the amount of monetary value transferred by ~~[[a]]~~ the player from the electronic his/her player purse to the respective player station card interface for the purpose of placing a bet and ~~is capable of~~ transferring said monetary value from the player station card interface to the croupier station via said telecommunications link to effect acceptance of a bet, and

said croupier station ~~is capable of~~ transferring monetary value from the croupier station to the player station card interface via said telecommunications link to effect payment of a win made by the ~~respective~~ player.

Claim 5 (currently amended) A gaming system according to claim 3 wherein the telecommunications link is one of a broadband, an ISDN (Integrated Services Digital Network) link, an ~~ASDL~~ ADSL (Asymmetric Digital Subscriber Line) link and an IP (Internet Protocol) link.

Claim 6 (currently amended) A gaming system according to claim 4 further including a croupier chip-card, wherein~~[[:]]~~ said croupier station incorporates a croupier card reader/recorder interface~~[[,]]~~ and participation in ~~[[a]]~~ the game by the croupier is conditional upon the croupier inserting ~~[[a]]~~ the croupier chip-card in said croupier card reader/recorder interface,

said croupier chip-card incorporates pre-recorded croupier data characteristic of the croupier as an individual human, with participation in the game by the croupier ~~[[is]] being~~ further conditional upon computer-mediated matching of said pre-recorded croupier data with

data derived from the croupier when the croupier employs said croupier chip-card to access the game.

Claim 7 (currently amended) A gaming system according to claim 4 **further including a croupier chip-card**, wherein~~[[:]]~~ said croupier station incorporates a croupier card reader/recorder interface~~[[,]]~~ **with** participation in ~~[[a]]~~ **the** game by the croupier ~~[[is]]~~ **being** conditional upon the croupier employing an electronic croupier purse incorporated within ~~[[a]]~~ **the** croupier chip-card,

said croupier chip-card ~~also-incorporates~~ **incorporating** pre-recorded biometric data characteristic of the croupier as an individual human,

with participation in the game by the croupier ~~[[is]]~~ **being** further conditional upon computer-mediated matching of biometric data derived from the croupier with said pre-recorded biometric data~~[[,]]~~ when the croupier employs said croupier chip-card to access the game, and ~~following access to the game, the~~ **with** monetary transactions ~~[[are]]~~ **being** effected using said croupier purse **following access to the game**.

Claim 8 (currently amended) A gaming system according to claim 3 wherein:

said ~~data, audio and/or video signals~~ **communications** are encrypted and decrypted by each ~~station~~ **player card interface** for transmission via said telecommunications link.

Claim 9 (currently amended) A gaming system according to claim 8 **further including an alarm**; wherein~~[[:]]~~ ~~said encryption is effected employing~~ at least one encryption key ~~[[that]]~~ is electronically stored in each **player card interface for station to enable** encrypting ~~of data~~ **communications** transmitted by said ~~station~~ **player card interface** and ~~[[the]]~~ decrypting **communications of data** received by said ~~station~~ **player card interface**, and

with any unauthorised attempt to access said encryption keys ~~will activate an~~ **activating** ~~the~~ alarm, ~~leave~~ **leaving** an audit trail in the respective ~~station~~ **player card interface**, and ~~cause~~ **causing** system failure or the lock-out of the ~~station~~ **player card interface** concerned.

Claim 10 (currently amended) A gaming system according to claim 6 ~~wherein~~ **further including means for detecting** one or more of the following security violations ~~are alarmed and/or effect system and/or station shut down or lockout~~ **including**:

any unauthorised substitution or modification of ~~player station~~ hardware or firmware ~~[[eg.]]~~ **including** EPROM (**Erasable Programmable Read-Only Memory**) or BIOS (**Basic Input/Output System**) chips ~~[[D]]~~ **of the player card interface** during or prior to ~~[[a]]~~ **the** game,

any attempt to access, read or change system files in the ~~remote~~ player card interface station,

any unauthorised substitution or modification of ~~croupier station~~ hardware or firmware of the croupier station during or prior to [[a]] the game, and

any unauthorised attempt to access, read or change system files in the croupier station, including files containing player details and including files and processes relating to the transfer of funds from the electronic player purse ~~players' purses;~~ and

means for providing an alarm or effecting shut-down or lockout of the player card interface when one or more of the security violations are detected by the detecting means.

Claim 11 (currently amended) A gaming system according to claim 3 wherein:

each player ~~station~~ card interface includes a personal EFTPOS (Electronic Funds Transfer at Point of Sale) terminal connectable to ~~the player's a~~ bank of the player for effecting the transfer of monetary value ~~from the player's bank account~~ directly into the player's electronic player purse [[,]] when the player's player chip-card is activated.

Claim 12 (currently amended) A gaming system according to claim 11 wherein:

transfer of monetary value ~~between the player's bank and~~ directly into the player's player chip-card is contingent upon identification of the player using said biometric ~~means~~ data associated with the player chip-card or the player card ~~reader~~ interface.

Claim 13 (currently amended) A gaming system according to claim 4, wherein:

a player's identity as a person is not available to the croupier when accessing ~~that~~ player's station the player card interface.

Claim 14 (currently amended) A gaming system according to claim [[1]] 3 wherein:

said player chip-card includes a fingerprint reader ~~capable of~~ generating read-data derived from [[the]] a finger of ~~a card-user~~ the player when the finger is placed appropriately on the chip-player card,

said ~~pre-recorded~~ recording biometric data comprises fingerprint data,

wherein access to [[a]] the game by the player is contingent upon matching of said ~~prerecorded-pre-recording biometric~~ data with said ~~read-data~~ biometric data derived from the player at the time of intended player access to the game, and

said matching is performed by a microprocessor incorporated within the player chip-card.

Claim 15 (currently amended) A gaming system according to claim [[1]] **3** wherein said player chip-card includes encrypted data effective to limit ~~the player's~~ access to **[[a]] the** game according to the date or time of day of intended access.

Claim 16 (currently amended) A gaming system according to claim [[1]] **3** wherein the player chip-card includes encrypted data effective to limit the maximum monetary value of **[[a]] the** bet and/or the rate at which bets can be placed during the course of **[[a]] the** game when employing said electronic **player** purse.

Claim 17 (canceled)

Claim 18 (currently amended) A method according to claim [[17]] **19** further including: terminating operative access by the player to the player station upon withdrawal or removal of the player chip-card from the **player** card reader.

Claim 19 (currently amended) A method ~~according to claim 19 further including:~~ **for controlling operative access by a player to a player station for the purpose of gaming, comprising:**

loading a chip-card into a player card reader connected to or incorporated within the player station, the chip-card having a monetary value coded therein and serving as an electronic player purse, and with the chip-card having encoded biometric data characterizing the player as an individual human,

deriving biometric data from the player at the player station and converting the derived biometric data into electronic form,

employing processor means within the player station or within the chip-card to compare said derived biometric data with said encoded biometric data,

providing operative access to the player station by the player upon correlation or matching of the derived and encoded biometric data,

employing said processor means to read control data stored in a control register within the chip-card, and

employing said processor means to limit the functionality of the player station in accordance with said control data.

Claim 20 (currently amended) A method according to claim 19 further including:

limiting the amount of monetary value that can be transferred from the **electronic** player purse to the player station for the purpose of placing a bet in accordance with said control data.

Claim 21 (previously amended) A method according to claim 20 further including:

denying player access to the player station during particular times in accordance with said control data.

Claim 22 (currently amended) A method of gaming ~~for involving~~ monetary betting by a plurality of players operating respective computer-based player stations that are connected to one another by a telecommunications network, the method ~~involving comprising~~:

denying each player operative access to a respective player station ~~unless~~ until a chip-card is inserted by the player into a player card reader in said player station and ~~unless~~ biometric data pre-recorded on said chip-card is matched with corresponding biometric data derived from the player at the player station,

encoding a monetary value onto the chip-card ~~having a monetary value coded therein~~ to ~~be adapted to~~ serve as an electronic player purse,

electronically transferring monetary value from said electronic player purse to an electronic holding register in the player station such that the monetary value corresponds to the amount of a bet signified by player input at the player station,

electronically transferring the monetary value corresponding to said bet from said holding register in a first player station to a second player station in the event that the bet at the first player station is lost and the bet at the second player station is won, and

electronically transferring any residual monetary value from said holding register to said electronic player purse upon termination of the game.

Claim 23 (currently amended) A method according to claim 22 further including:
terminating operative access by ~~[[a]]~~ the player to the respective player station upon withdrawal or removal of the ~~player~~ chip-card from the player card reader.

Claim 24 (currently amended) A method according to claim 23 further including:
employing a processor within the ~~player~~ chip-card or within the player station to read control data stored in a control register within the ~~player~~ chip-card inserted within the card reader, and

employing said processor ~~means~~, in accordance with said control data, to limit the maximum monetary value that ~~[[a]]~~ the player can transfer from the ~~player~~ chip-card to the player station in order to place ~~[[a]]~~ the bet.

Claim 25 (currently amended) A method according to claim 22 ~~involving a croupier~~ further comprising:

operating a ~~computer-based~~ croupier station ~~that is~~ connected to each player station by said telecommunications network, wherein transfer of monetary value to and from the holding register in each player station is effected by ~~[[the]]~~ a croupier operating the computer-based croupier station.

Claim 26 (currently amended) A method according to claim 25 including:

denying the croupier operative access to the croupier station unless a ~~chipeard~~ a croupier card is inserted by the croupier into a croupier card reader in said croupier station and unless biometric data pre-recorded on said croupier card is matched with corresponding biometric data derived from the croupier at the croupier station, the ~~[[chip-]]~~ croupier card having a monetary value coded therein to be adapted to serve as an electronic croupier purse,

transferring monetary values in ~~player-station~~ holding registers of the player station corresponding to player losses to the croupier purse, and

transferring monetary values from the croupier purse to the ~~player-station~~ holding registers of the player stations corresponding to player wins,

said transfers to and from the croupier purse being under the exclusive control of the croupier.

Claim 27 (currently amended) A computer-based station for use by a player or a croupier in gaming where monetary bets are involved, comprising:

communication means ~~adapted to connect~~ connecting the station to a telecommunications or computer network,

output means ~~adapted to display and/or sound~~ providing information derived from said network,

input means ~~adapted to accept~~ accepting input commands for the purpose of signifying bets and plays,

a chip-card reader adapted to accept a chip-card having a purse register for data representing monetary value, and with the chip-card reader having an biometric register for prerecorded data representing a biometric characteristic of the ~~owner~~ player of the chip-card,

a device for reading a biometric characteristic of ~~a person~~ the player or the croupier intending to use the ~~player~~ station and for generating read data, and

processor means adapted to compare said pre-recorded data and said read data, determine whether or not the pre-recorded biometric data match the read data, and permit operative access to the station by said ~~person~~ player or croupier if it is determined that there is a match.

Claim 28 (currently amended) A gaming system according to claim 16 with the player chip-card for use in gaming comprising:

~~a microprocessor,~~
~~a first data register adapted to serve as an electronic purse for storing monetary value,~~
~~a second data register adapted to serve as a store for control data, and~~
~~program storage means effective under the control of said microprocessor to limit use of said electronic purse in accordance with said control~~ containing an encrypted tamper proof register for the encrypted data.

Claim 29 (currently amended) A gaming system for both live and electronic forms of gambling in a game played both in a live and remote environment, the gaming system comprising:

a pre-programmed chip card enabling a player to:
transfer funds received directly from a ~~bank account~~ (credit, debit, and cash accounts[]) into [[a]] the pre-programmed chip card chipboard and transfer to one or more casinos during the course of [[a]] the game;

~~transfer funds from one currency to another at the beginning, during and at the completion of a gambling session;~~

transfer funds to and from a separate account held by said one or more casinos on behalf of the ~~cardholder~~ player and the amount in the separate account is not accessible by ~~the casino~~ said one or more casinos but only the player;

hold funds electronically on the pre-programmed chip card for use at either a physical or virtual gaming venue using a purse system; and

~~wherein players are able~~ to participate anonymously by use of PIN (Personal Identification Number) or biometric means ~~or other electronic identification~~ of the ~~cardholder~~ player.

Claim 30 (currently amended) A gaming system in accordance with claim 29 further comprising:

~~wherein players present at a casino or gaming venue and players remotely located are connected via~~ a high-speed audio/video connection to connect players present at a casino or gaming venue and players remotely located to provide real-time participation in the same game.